

Attorney Docket No. CSHE.P002
Application No. 09/665,919

12-01-06

IFIN

3693
PJC-C

Attn. Docket No. CSHE.P002

PATENT

IN THE UNITED STATES PATENT OFFICE

In Re Patent Application of:)
Venkatachari Dilip, et al.) Examiner: Richard C. Weisberger
) Art Unit: 3693
Application No. 09/665,919)
Filed: September 20, 2000)
For: METHOD AND APPARATUS FOR)
IMPLEMENTING FINANCIAL)
TRANSACTIONS)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Submission of Information Disclosure Statement

Sir:

Enclosed is a copy of Information Disclosure Citation Form PTO-1449 (Substitute).

Copies of references that are not U.S. Patents or U.S. Patent Publications are also enclosed. It is respectfully requested that the cited documents be considered and that the enclosed Information Disclosure Citation Form PTO-1449 be initialed by the Examiner to indicate such consideration and a copy thereof returned to applicant(s).

This Information Disclosure Statement is being submitted pursuant to 37 C.F.R. § 1.97(c) and is accompanied by an Authorization to charge our credit card for the fee under 37 C.F.R. § 1.17(p).

12/04/2006 EAREGAY1 00000051 09665919

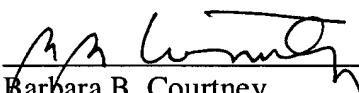
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Pursuant to 37 C.F.R. § 1.97(h), the submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made and is not to be construed as an admission that the information cited in this statement is material to patentability.

Respectfully submitted,
Courtney Staniford & Gregory LLP

Dated: 11-27-06



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Substitute Form 1449/PTO		Attorney Docket No.: CSHE.P002	Application Number: 09/665,919
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		Filing Date: September 20, 2000	Art Unit: 3693
		First Named Inventor: Venkatachari Dilip	Examiner Name: Richard Weisberger

NOV 29 2006
APPS

U.S. PATENT DOCUMENTS

Exam. Initial*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (If known)			
		6,240,399		Frank, et al.	05-2001	
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Examiner Signature		Date Considered	
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute Form 1449/PTO	Attorney Docket No.: CSHE.P002	Application Number: 09/665,919
INFORMATION DISCLOSURE STATEMENT BY APPLICANT	Filing Date: September 20,2000	Art Unit: 3693
	First Named Inventor: Venkatachari Dilip	Examiner Name: Richard Weisberger

U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

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	First Named Inventor: Venkatachari Dilip	Examiner Name: Richard Weisberger

NON-PATENT LITERATURE DOCUMENTS

Examiner Signature _____ Date Considered _____

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: **Commissioner or Patents, P.O. Box 1450, Alexandria, VA 22313-1450.** If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.



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(Signature of person mailing paper or fee)

11/29/06
(Date signed)

Serial/Patent No.: 09/665,919 Filing/Issue Date: 9/20/2000 Client: Cashedge, Inc.
Title: METHOD AND APPARATUS FOR IMPLEMENTING FINANCIAL TRANSACTIONS

Atty. Docket No.: CSHE.P002 Date Mailed 11/29/06

The following has been received in the U.S. Patent & Trademark Office on the date stamped hereon:

<input type="checkbox"/> Amendment/Response (pgs.)	<input type="checkbox"/> Petition for Extension of Time (month(s))
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